Fill	in this information to identify your case:				
Deb			Check	c if this is:	
	Mark Brandstetter	_		An amended filing	
Deb	tor 2 Bernadette Brandstetter				ving postpetition chapter
(Spo	buse, if filing)		1	3 expenses as of	the following date:
Unit	ed States Bankruptcy Court for the: _EASTERN DISTRICT OF PEN	NNSYLVANIA	N	MM / DD / YYYY	
	e number 20-13111				
(	,				
Of	ficial Form 106J				
So	chedule J: Your Expenses				12/15
Be info nur	as complete and accurate as possible. If two married peoplermation. If more space is needed, attach another sheet to to the hour (if known). Answer every question.				
Par	t1: Describe Your Household Is this a joint case?				
1.	□ No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
	No				
	■ No  Yes. Debtor 2 must file Official Form 106J-2, Exper	nses for Separate House	ehold of Debto	or 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent			Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
					□ res □ No
					☐ Yes
3.	Do your expenses include ■ No				
	expenses of people other than yourself and your dependents?				
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unlesses as of a date after the bankruptcy is filed. If this is a solicable date.				
	ude expenses paid for with non-cash government assistan				
	value of such assistance and have included it on <i>Schedule</i> icial Form 106I.)	: I: Your Income		Your exp	enses
4.	The rental or home ownership expenses for your resident payments and any rent for the ground or lot.	ce. Include first mortgage	e 4. \$		1,085.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		50.00
5.	<ol> <li>Homeowner's association or condominium dues</li> <li>Additional mortgage payments for your residence, such as</li> </ol>	s home equity loans	4d. \$ 5. \$		0.00 0.00
٥.	Additional mortgage payments for your residence, such as	o nome equity leans	υ. ψ		0.00

## Case 20-13111-pmm Doc 24 Filed 09/22/20 Entered 09/22/20 10:17:18 Desc Main Document Page 2 of 2

6. Utilities: 6. Electricity, heat, natural gas 6. Electricity, heat, natural gas 6. Water, sewer, garbage collection 6. Telephone, cell phone, internet, satellite, and cable services 6. S 45.00 6. Other, Specily: Cable/Internet/Phone 6. S 125.00 7. Food and housekeeping supplies 7. S 650.00 8. Childcare and children's education costs 8. S 0.00 9. Clothing, laundry, and dry cleaning 9. S 150.00 10. Personal care products and services 10. S 150.00 11. Medical and gental expenses 11. S 160.00 12. Transportation, Include gas, maintenance, bus or train fare. Do not include care payments. 12. S 280.00 14. Charitable contributions and religious donations 14. S 0.00 15. Insurance. 15. Insurance. 16. S 0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specily: 16d. Other insurance. Specily: 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other, Specily: 17d. Other specily: 17d. Other specily: 17d. Other specily: 17d. Other, Specily: 17d. Other, Specily: 17d. Other, Specily: 17d. Other spec		otor 1 otor 2	Mark Brandstetter Bernadette Brandstetter	Case num	ber (if known)	20-13111
6c. Telephone, cell phone, lotterinet, satellite, and cable services 6c. \$ 45.00 6c. Telephone, cell phone, lotterinet, satellite, and cable services 6c. \$ 45.00 6c. Thood and housekeeping supplies 7. \$ 550.00 8. Childcare and childran's education costs 8. \$ 0.00 9. Clothing, laundry, and dry cleaning 9. \$ 150.00 10. Personal care products and services 10. \$ 150.00 11. Medical and dental expenses 11. \$ 160.00 12. Transportation, include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 280.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 20.00 14. Charitable contributions and religious donations 14. \$ 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0.00 15b. Health insurance 15c. \$ 215.76 15d. Other insurance. Specify: 15d. Other insurance. Specify: 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other, Specify: 17c. Car payments for Vehicle 2 17c. Other, Specify: 17d. Other, Specify: 20a. Mortgages on other property expenses on tincluded in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property expenses on tincluded in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property expenses on the lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property expenses on the property expenses or the property expenses for Debtor 2), if any, from Official Form 106	6.	Utilit	ies:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: Cable/Internet/Phone 6d. S 125.00 7. Food and housekeeping supplies 7. \$ 550.00 8. Childcare and children's education costs 8. \$ 0.00 9. Clothing, laundry, and dry cleaning 9. \$ 150.00 10. Personal care products and services 11. \$ 150.00 11. Medicial and dental expenses 11. \$ 150.00 12. Transportation, include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 280.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 20.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehi		6a.	Electricity, heat, natural gas	6a.	\$	225.00
6d. Other. Specify Cable/Internet/Phone 6d. \$ 125.00    8. Childeare and children's education costs 8 8 0.00    9. Clothing, laundry, and dry cleaning 9, \$ 150.00    10. Personal care products and services 10 \$ 150.00    11. Medical and dental expenses 11 \$ 150.00    12. Transportation. Include gas, maintenance, bus or train fare.   Do not include car payments.   12. \$ 280.00    13. Entertainment, clubs, recreation, newspapers, magazines, and books 13 \$ 20.00    14. Charitable contributions and religious donations 14 \$ 0.00    15. Insurance.   Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance 15b. \$ 0.00    15b. Health insurance 15c. \$ 215.76    15c. Vehicle insurance 5 15c. \$ 215.76    15d. Under insurance.   15d. \$ 0.00    15c. Vehicle insurance specify:   15d. \$ 0.00    15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:   15d. \$ 0.00    15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:   15d. \$ 0.00    15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:   15d. \$ 0.00    15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:   15d. \$ 0.00    15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:   15d. \$ 0.00    17d. Chert. Specify:   17d. \$ 383.00    17d. Chert. Specify:   17d. \$ 0.00    17d. Other. Specify:   17d. \$ 0.		6b.	Water, sewer, garbage collection		·	80.00
Food and housekeeping supplies		6c.	Telephone, cell phone, Internet, satellite, and cable services		·	45.00
Childcare and children's education costs   S.   S.   Childcare and children's education costs   S.   Childcare and children's education   S.   S.   S.   S.   S.   S.   S.   S		6d.	Other. Specify: Cable/Internet/Phone			125.00
9. Clothing, laundry, and dry cleaning 9. \$ 150.00   10. Personal care products and services 10. \$ 150.00   11. Medical and dental expenses 11. \$ 160.00   12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 280.00   13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 20.00   14. Charitable contributions and religious donations 14. \$ 0.00   15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance 15b. \$ 0.00   15b. Health insurance 15b. \$ 0.00   15c. Vehicle insurance 5pecify: 15d. \$ 0.00   15c. Vehicle insurance, Specify: 15d. \$ 0.00   15d. Other insurance, Specify: 15d. \$ 0.00   17d. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16d. \$ 0.00   17d. Car payments for Vehicle 1 17a. \$ 342.00   17b. Car payments for Vehicle 2 17b. \$ 383.00   17c. Other, Specify: 17d. \$ 0.00   17d. Other payments for well of the support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19d. \$ 0.00   19d. Other payments you make to support others who do not live with you. Specify: 19d. \$ 0.00   19d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I. Your Income. 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00   20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00   21d. Other: Specify: \$ 3,960.76   22d. Calculate your monthly expenses from line 22c above. \$ 3,960.76   22d. Calculate your monthly expenses from line 22c above. 23b. \$ 3,960.76   22d. Subtract your monthly expenses from line 22c above. 23b. \$ 3,960.76   22d. Subtract your monthly expenses from line 22c above. 23b. \$ 3,960.76   22d. Subtract your monthly expenses from line 22c above. 23b. \$ 3,960.76   22d. Subtract your monthly expenses from line 22c abov	7.	Food	l and housekeeping supplies	7.	\$	650.00
10.   S   150.00	8.			_	*	
Medical and dental expenses	-					
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.   12.   280.00	10.		•		·	
Do not include car payments. 12. \$ 280.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 20.00 14. Charitable contributions and religious donations 14. \$ 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0.00 15c. Vehicle insurance 15b. \$ 0.00 15c. Vehicle insurance 15c. \$ 215.76 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15. Linstallment or lease payments: 17a. Car payments for Vehicle 1 17a. \$ 342.00 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17d. Other. Specify: 17d. Other Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106), Specify: 19. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 22a. Add lines 4 through 21. 22b. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.			•	11.	\$	160.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 20.00 14. Charitable contributions and religious donations 14. \$ 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance   15b. \$ 0.00 15c. Vehicle insurance specify:   15c. \$ 215.76 15d. Other insurance. Specify:   15d. \$ 0.00 15r. Vehicle insurance   15b. \$ 0.00 15c. Vehicle insurance   15c. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:   16c. \$ 0.00 17c. Installment or lease payments:   17a. \$ 342.00 17b. Car payments for Vehicle 1   17a. \$ 342.00 17c. Other. Specify:   17c. \$ 0.00 17d. Other. Specify:   17c. \$ 0.00 17d. Other. Specify:   17c. \$ 0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106)).   18c. \$ 0.00 19c. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income. 20a. Mortgages on other property 20b. Real estate taxes   20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance   20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses   20d. \$ 0.00 20e. Property, homeowner's, or renter's insurance   20c. \$ 0.00 20e. Property, homeowner's, or renter's insurance   20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance   20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance   20c. \$ 0.00 20c. Homeowner's association or condominium dues   20e. \$ 0.00 20c. Homeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's association or condominium dues   20e. \$ 0.00 20c. Chemeowner's associat	12.			12	\$	280.00
14. Charitable contributions and religious donations  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. 15b. \$ 0.00  15c. Vehicle insurance 15b. Vehicle insurance 15c. Vehicle insurance. Specify: 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 15r. Car payments for Vehicle 1 17a. \$ 342.00  17b. Car payments for Vehicle 2 17c. Cher. Specify: 17c. Car payments for Vehicle 2 17b. \$ 383.00  17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other Specify: 17d. Other specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). 19. Other payments you make to support others who do not live with you. Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income. 20a. Mortgages on other property 20a. \$ 0.00  20b. Real estate taxes 20b. \$ 0.00  20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20c. Homeowner's association or condominium dues 20c. Homeowner's association or condominium dues 20c. Calculate your monthly expenses 22c. Add lines 2 through 21. 22b. Copy line 12 (your combined monthly income) from Schedule 1. 23a. Copy line 22 (monthly expenses from Debtor 2), if any, from Official Form 106J-2 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above.	13				•	
15.   Insurance						
Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. S 0.00  15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. S 0.00  16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Cother. Specify: 17c. Other. Specify: 17d. Other spyments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106). 19. Other payments you make to support others who do not live with you. Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1. Your Income. 20a. Mortgages on other property 20a. Specify: 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 2 through 21. 22b. Copy line 12 (your combined monthly income) from Schedule 1. 23a. Copy line 12 (your combined monthly income) from Schedule 1. 23a. Subtract your monthly expenses from line 22c above.			_	17.	Ψ	0.00
15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insura	10.					
15c. Vehicle insurance. Specify:   15c. \$ 215.76				15a.	\$	0.00
15d. Other insurance. Specify:   15d. \$   0.00		15b.	Health insurance	15b.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:   17a.   15a.   2ar payments for Vehicle 1   17a.   3   342.00   17b.   2ar payments for Vehicle 2   17b.   383.00   17c.   2ar payments for Vehicle 2   17b.   383.00   17c.   2ar payments for Vehicle 2   17b.   383.00   17c.   3ar.		15c.	Vehicle insurance	15c.	\$	215.76
Specify:		15d.	Other insurance. Specify:	15d.	\$	0.00
17a. Car payments for Vehicle 1       17a. \$ 342.00         17b. Car payments for Vehicle 2       17b. \$ 383.00         17c. Other. Specify:       17c. \$ 0.00         17d. Other. Specify:       17d. \$ 0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i).       18. \$ 0.00         19. Other payments you make to support others who do not live with you. Specify:       19.         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$ 0.00         20a. Mortgages on other property       20a. \$ 0.00         20b. Real estate taxes       20b. \$ 0.00         20c. Property, homeowner's, or renter's insurance       20c. \$ 0.00         20d. Maintenance, repair, and upkeep expenses       20d. \$ 0.00         20e. Homeowner's association or condominium dues       20e. \$ 0.00         21. Other: Specify:       21. +\$ 0.00         22. Calculate your monthly expenses       22a. Add lines 4 through 21.       \$ 3,960.76         22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2       \$ 3,960.76         23a. Copy line 12 (your combined monthly income) from Schedule I.       23a. \$ 4,595.76         23b. Copy your monthly expenses from line 22c above.       23b. \$ 3,960.76          23c. Sub	16.			16.	\$	0.00
17b. Car payments for Vehicle 2       17b. \$       383.00         17c. Other. Specify:       17c. \$       0.00         17d. Other. Specify:       17d. \$       0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18. \$       0.00         19. Other payments you make to support others who do not live with you. Specify:       19.       19.         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$       0.00         20a. Mortgages on other property       20a. \$       0.00         20b. Real estate taxes       20b. \$       0.00         20c. Property, homeowner's, or renter's insurance       20c. \$       0.00         20d. Maintenance, repair, and upkeep expenses       20d. \$       0.00         20e. Homeowner's association or condominium dues       20e. \$       0.00         21. Other: Specify:       21. +\$       0.00         22. Calculate your monthly expenses       22a. Add lines 4 through 21.       \$       3,960.76         23c. Add line 22a and 22b. The result is your monthly expenses.       3,960.76       \$       3,960.76         23a. Copy line 12 (your combined monthly income) from Schedule I.       23a. \$       4,595.76 <t< td=""><td>17.</td><td></td><td></td><td></td><td></td><td></td></t<>	17.					
17c. Other. Specify:       17c. \$       0.00         17d. Other. Specify:       17d. \$       0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18. \$       0.00         19. Other payments you make to support others who do not live with you. Specify:       19.       19.         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$       0.00         20a. Mortgages on other property       20a. \$       0.00         20b. Real estate taxes       20b. \$       0.00         20c. Property, homeowner's, or renter's insurance       20c. \$       0.00         20d. Maintenance, repair, and upkeep expenses       20d. \$       0.00         20e. Homeowner's association or condominium dues       20e. \$       0.00         21. Other: Specify:       21. +\$       0.00         22. Calculate your monthly expenses       \$       3,960.76         23c. Add lines 22 and 22b. The result is your monthly expenses.       \$       3,960.76         23a. Copy line 12 (your combined monthly income) from Schedule I.       23a. \$       4,595.76         23b. Copy your monthly expenses from line 22c above.       23b\$       3,960.76			• •		·	342.00
17d. Other. Specify:  17d. S 0.00  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. \$ 0.00  19. Other payments you make to support others who do not live with you. Specify:  19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: 21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Capy line 12 (your combined monthly income) from Schedule I. 23a. \$ 4,595.76 23b. Copy your monthly expenses from your monthly income.			• •			
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$  0.00  20b. Real estate taxes  20b. \$  0.00  20c. Property, homeowner's, or renter's insurance  20c. \$  0.00  20c. Homeowner's association or condominium dues  20e. \$  0.00  21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Subtract your monthly expenses from your monthly income.					·	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$  0.00  20b. Real estate taxes  20c. \$  0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses  20d. \$  0.00  20e. Homeowner's association or condominium dues  20e. \$  0.00  21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.			• • •		\$	0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$  0.00  20b. Real estate taxes 20b. \$  0.00  20c. Property, homeowner's, or renter's insurance 20c. \$  0.00  20d. Maintenance, repair, and upkeep expenses 20d. \$  0.00  20e. Homeowner's association or condominium dues 20e. \$  0.00  21. Other: Specify: 21. +\$  0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$  4,595.76  23b. Copy your monthly expenses from your monthly income.	18.				\$	0.00
Specify: 19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: 21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. \$ 3,960.76  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 4,595.76 23b. Copy your monthly expenses from line 22c above. 23b\$ 3,960.76	19.				\$	0.00
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$ 0.00  21. Other: Specify: 21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.		Spec	ify:	19.		
20b. Real estate taxes  20c. Property, homeowner's, or renter's insurance  20c. \$  0.00  20d. Maintenance, repair, and upkeep expenses  20e. Homeowner's association or condominium dues  20e. Homeowner's association or condominium dues  21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$  4,595.76  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.	20.					
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 21. Other: Specify: 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.						
20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$  0.00  21. Other: Specify: 21. +\$  0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.						
20e. Homeowner's association or condominium dues  20e. \$ 0.00  21. Other: Specify:  21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.					·	-
21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.					*	
22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.					*	
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.	21.	Othe	r: Specify:	21.	+\$	0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.	22.		• •			
22c. Add line 22a and 22b. The result is your monthly expenses.  \$\frac{3,960.76}{23}\$  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.			•			3,960.76
23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.					·	
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 4,595.76 23b. Copy your monthly expenses from line 22c above. 23b\$ 3,960.76  23c. Subtract your monthly expenses from your monthly income.		22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	3,960.76
23b. Copy your monthly expenses from line 22c above.  23b\$  3,960.76  23c. Subtract your monthly expenses from your monthly income.	23.					
23c. Subtract your monthly expenses from your monthly income.						
		23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	3,960.76
		23c.	Subtract your monthly expenses from your monthly income.			
, ,		_50.	The result is your monthly net income.	23c.	\$	635.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	24.	For exmodifi	kample, do you expect to finish paying for your car loan within the year or do you expect you cation to the terms of your mortgage?			ease or decrease because of a
☐ Yes. Explain here:		ЦY	es. Explain here:			